UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/786,023	02/26/2004	Franco Modigliani	061350-5002-US	2925

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EXAMINER
BASIT, ABDUL

ART UNIT	PAPER NUMBER
3694	

MAIL DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Office Action Summary	10/786,023	MODIGLIANI ET AL.
	Examiner	Art Unit	
	ABDUL BASIT	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *30 April 2009*.
2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.
3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-27,31,33-35,37-39 and 41-43* is/are pending in the application.
   4a) Of the above claim(s) *12-27,35,37-39,41 and 42* is/are withdrawn from consideration.
5)☐ Claim(s) _____ is/are allowed.
6)☒ Claim(s) *1-11, 31, 33, 34, and 43* is/are rejected.
7)☐ Claim(s) _____ is/are objected to.
8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.
10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.
   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
   a)☐ All   b)☐ Some * c)☐ None of:
      1.☐ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
   * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)
1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
   Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413)
   Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Claims 1-27, 31, 33-35, 37-39, and 41-43 were pending. The Office Action dated

March 30, 2009 restricted the pending claims into three groups. Applicant has elected

group I - claims 1-11, 31, 33, 34, and 43. The remaining claims (claims 12-27, 35, 37-

39, 41, and 42) are withdrawn.

Claim Rejections - 35 USC § 102

(e) the invention was described in (1) an application for patent, published under section 122(b), by
another filed in the United States before the invention by the applicant for patent or (2) a patent
granted on an application for patent by another filed in the United States before the invention by the
applicant for patent, except that an international application filed under the treaty defined in section
351(a) shall have the effects for purposes of this subsection of an application filed in the United States
only if the international application designated the United States and was published under Article 21(2)
of such treaty in the English language.

1.   Claims 1-8, 31, 33-34, and 43 are rejected under 35 U.S.C. 102(e) as being

anticipated by O'Leary (US Pat. No. 6,609,113)

Regarding claim 1:

O'Leary teaches a computer-implemented method for conducting

financial transactions over a network of payment networks, comprising:

associating a unique identifier with one or more payment addresses of an account and a

holder of said account, said account residing at a financial institution and said

associated payment addresses of said account configured to allow withdrawals by said

account holder only and to allow a plurality of deposits to be made at different times;

making said unique identifier available to users of an Internet portal or search engine

without requiring a password or log-in; *(see at least col. 4, lines 36-52, col. 6 lines 1-26,*

col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)

receiving data over said network of payment networks identifying one or more non-

repudiable deposits to be made to said account; *(see at least col. 4, lines 36-52, col. 6*

lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)

assigning said one or more non-repudiable deposits to said account using any one of

said payment addresses associated with said unique identifier; *(see at least col. 4, lines*

36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines

*1-27)*and

notifying on a real-time basis a depositor of said deposit of said assigning of said one or

more non-repudiable deposits to said account, *(see at least col. 4, lines 36-52, col. 6*

lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)

wherein said unique identifier is registered by a plurality of registrars, each associated

with a different payment network in said network of payment networks. *(see at least col.*

4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col.

12 lines 1-27)

Regarding claim 2:

(Previously presented)

O'Leary teaches that the computer-implemented method of claim 1,

further comprising using at least one directory for associating the account holder with

the unique identifier. *(see at least col. 4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-*

58, and col. 11 lines 53-68 through col. 12 lines 1-27)

Regarding claim 3:

(Previously presented)

O'Leary teaches that the computer--implemented method of claim 2,

wherein the directory functions as a root directory for real-time synchronizing content

with other directories containing a plurality of unique identifiers associated with a

plurality of accounts residing at a plurality of financial institutions. *(see at least col. 4,*

lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12

lines 1-27)

Regarding claim 4:

(Previously presented)

O'Leary teaches that the computer implemented method of claim 2,

wherein the directory associates the account holder with the financial institution. *(see at*

least col. 4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68

through col. 12 lines 1-27)

Regarding claim 5:

(Previously presented)

O'Leary teaches that the system of claim 2, wherein the directory is in

communication with and operable to be queried by a portal system to make deposits

directly to the account associated with said unique identifier. *(see at least col. 4, lines*

36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines

1-27)

Regarding claim 6:

(Previously presented)

O'Leary teaches that the computer-implemented method of claim 5,

wherein the directory is in communication with and operable to be queried by a portal

system to withdraw funds from a depositor's account and deposit the funds directly into

the account associated with said unique identifier. *(see at least col. 4, lines 36-52, col. 6*

lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)

Regarding claim 7:

(Previously presented)

O'Leary teaches that the computer-implemented method of claim 2,

wherein the directory is maintained by a credit or debit card provider. *(see at least col.*

4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col.

12 lines 1-27)

Regarding claim 8:

(Previously presented)

O'Leary teaches that the computer-implemented method of claim 1,

wherein the account is linked to a standard financial account. *(see at least col. 4, lines*

36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines

1-27)

Regarding claim 9:

(Previously presented)

O'Leary teaches that the computer-implemented method of claim 8,

wherein funds are transferred automatically in real-time from the account to the

standard financial account. *(see at least col. 4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)*

Regarding claim 10:

O'Leary teaches that the computer-implemented method of claim 1,

wherein the financial institution is a credit or debit card provider. *(see at least col. 4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)*

Regarding claim 11:

O'Leary teaches that the computer-implemented method of claim 1,

wherein funds are deposited into the account from a merchant or service provider that accepts payment with a credit or debit card. *(see at least col. 4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)*

Regarding claim 31:

O'Leary teaches that the system of claim 1, wherein said Internet portal is associated with said financial institution. *(see at least col. 4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)*

Regarding claim 33:

(Previously presented)

O'Leary teaches that the system of claim 1, wherein said Internet portal is available to a portable computing device. *(see at least col. 4, lines 36-52, col. 6 lines 1-26, col. 10*

lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)

Regarding claim 34:

(Previously presented)

O'Leary teaches that the system of claim 33, wherein said portable computing device comprises a mobile telephone. *(see at least col. 4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)*

Regarding claim 43:

O'Leary teaches that the method of claim 1, further comprising aggregating said registrations by said plurality of registrars. *(see at least col. 4, lines 36-52, col. 6 lines 1-26, col. 10 lines 43-58, and col. 11 lines 53-68 through col. 12 lines 1-27)*

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to ABDUL BASIT whose telephone number is 571-272-5506. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Ab

/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694